Durable General Power of Attorney

KNOW ALL PERSONS BY THESE PRESENTS:

THAT I,	, SSN//,
a legal resident of Maryland, by this document:	
DO HEREBY APPOINT	, my,
who is a legal resident of	_, as my lawful attorney to manage and conduct
all my affairs and act in all manners concerning	my estate in my name and my behalf. All lawful
acts and deeds by my attorney in my place an	nd on my behalf are authorized by me. These
include, but are not limited to the following:	

- 1. To transact all business of mine on my behalf, including the hiring and firing of any agents, and counsel, and including buying and selling personal property, making such investments as my attorney shall deem sound.
- 2. To deposit any moneys which may come into the hands of my attorney with any bank, banker, credit union or other persons in my entitled which now is or shall be so deposited and held by any such institution, and either employ as my attorney shall think fit in the payment of any debts, or interest, payable by me, or taxes, assessments, insurance, and expenses due and payable or to become due and payable on account of my real and personal estate, or in or about any of the purposes herein mentioned, or otherwise for my use and benefit, or to invest in my name in any stocks, shares, bonds, securities, or other property, real or personal, as my attorney may think proper, and to receive and give receipts for any income or dividend arising from such investments, and all any and such investments, and all and any such investments or other investments to vary or dispose of for my use and benefit as my attorney may think fit.
- 3. To take, hold, and posses any real property owned by me; to buy, receive, lease, accept or acquire, or to sell, convey, encumber, repair, improve or otherwise to enter contracts concerning my real property.
- 4. To institute and prosecute, or to appear and defend, any claims or litigation involving me or my interests.
- 5. To handle all matters concerning my life insurance, including the right to change beneficiaries, method of payments of insurance proceeds, to borrow against the policy and so on.
- 6. To prepare, execute and file all tax returns and governmental application and requests: to receive and negotiate all tax refund checks; to have access to any safe deposit boxes in my name, or to rent such a safety deposit box.
 - 7. To extend and renew all notes and liens as my attorney deems appropriate.

I HEREBY GIVE AND GRANT UNTO MY ATTORNEY FULL POWER AND AUTHORITY TO DO AND PERFORM EACH AND EVERY ACT AND MATTER CONCERNING MY ESTATE, AND AFFAIRS AS FULLY AND EFFECTIVELY TO ALL INTENTS AND PURPOSES AS I COULD DO LEGALLY IF I WERE PRESENT.

The above described powers are merely examples of the general power herein granted and not in limitation or definition thereof.

I HEREBY RATIFY ALLL THAT MY ATTORNEY SHALL LAWFULLY DO OR CAUSE TO BE DONE BY THIS DOCUMENT.

This Power of Attorney shall continue to be effective should I become disabled, **DURABLE.** incompetent or incapacitated prior to the below-stated expiration date, or until such disability is ended

day of	ce of the Notary Public, witnessing it at my request, this
	Signature
STATE OF:	
CITY/COUNTY OF: _	
and that the person before described in, whose name has been duly sworn, ac been read and duly expla	I, certify that I am a duly commissioned, qualified, and authorized notary public, re me personally appeared and is known to me to be the identical person who is the is subscribed to, and who signed the D urable G eneral P ower of Attorney, and the knowledged that she/he executed this instrument after the contents thereof had ained and that such execution was a free and voluntary act deed for the uses and the contents the contents thereof had a not the contents thereof had a not that such execution was a free and voluntary act deed for the uses and the contents the co
purposes therein set forth	.